

Information to identify the case:

Debtor 1	Rock F. Diulus	Social Security number or ITIN	xxx-xx-7460
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-23287-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rock F. Diulus
aka Rocco F. Diulus

8/17/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rock F. Diulus
 Debtor

Case No. 15-23287-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db +Rock F. Diulus, 3853 Dalewood Street, Pittsburgh, PA 15227-3509
 14103773 +AT&T Federal Credit Union, 635 Grant Street, Pittsburgh, PA 15219-4404
 14103776 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, P.O. Box 183195, Columbus, OH 43218-3195)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Aug 18 2018 05:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2018 01:43:18 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Aug 18 2018 05:33:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14103772 EDI: RMSC.COM Aug 18 2018 05:33:00 Amazon, c/o Synchrony Bank, P.O. Box 960013,
 Orlando, FL 32896-0013
 14103774 EDI: TSYS2.COM Aug 18 2018 05:33:00 Barclay's Bank, c/o Card Services, P.O. Box 8801,
 Wilmington, DE 19899-8801
 14165369 +E-mail/Text: bncmail@w-legal.com Aug 18 2018 01:43:33 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14103778 EDI: CAPITALONE.COM Aug 18 2018 05:33:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14126784 EDI: CAPITALONE.COM Aug 18 2018 05:33:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14103780 EDI: CHASE.COM Aug 18 2018 05:33:00 Chase Bank, P.O. Box 94014, Palatine, IL 60094-4014
 14103781 EDI: CITICORP.COM Aug 18 2018 05:33:00 Citibank, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 14103783 EDI: RCSFNBMARIN.COM Aug 18 2018 05:33:00 Credit One Bank, P.O. Box 60500,
 City of Industry, CA 91716-0500
 14107785 EDI: DISCOVER.COM Aug 18 2018 05:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14103785 EDI: DISCOVER.COM Aug 18 2018 05:33:00 Discover Card, c/o Discover Financial Services,
 P.O. Box 6103, Carol Stream, IL 60197-6103
 14142405 EDI: ECAST.COM Aug 18 2018 05:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14165075 EDI: RESURGENT.COM Aug 18 2018 05:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of LC Trust I, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14147182 EDI: RESURGENT.COM Aug 18 2018 05:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14741944 EDI: RESURGENT.COM Aug 18 2018 05:33:00 LVNV Funding, LLC its successors and assigns as as,
 PO Box 10587, Greenville, SC 29603-0587
 14103787 +E-mail/Text: bk@lendingclub.com Aug 18 2018 01:43:43 Lending Club,
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14103788 EDI: RMSC.COM Aug 18 2018 05:33:00 Lowe's, c/o Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 14134419 EDI: MERRICKBANK.COM Aug 18 2018 05:33:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 14103789 EDI: MERRICKBANK.COM Aug 18 2018 05:33:00 Merrick Bank, P.O. Box 660397,
 Dallas, TX 75266-0397
 14159921 +EDI: MID8.COM Aug 18 2018 05:33:00 Midland Credit Management, Inc,
 as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14164362 EDI: PRA.COM Aug 18 2018 05:33:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14103790 EDI: RMSC.COM Aug 18 2018 05:33:00 Paypal, P.O. Box 960080, Orlando, FL 32896-0080
 14109220 EDI: RECOVERYCORP.COM Aug 18 2018 05:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14132031 +E-mail/Text: bncmail@w-legal.com Aug 18 2018 01:43:33 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14103791 EDI: WTRRN BANK.COM Aug 18 2018 05:33:00 Target, c/o Target Card Services,
 P.O. Box 660170, Dallas, TX 75266-0170
 14103792 EDI: WFNBNB.COM Aug 18 2018 05:33:00 Value City Furniture, c/o Comenity Bank,
 P.O. Box 182273, Columbus, OH 43218-2273
 14103793 +EDI: RMSC.COM Aug 18 2018 05:33:00 Walmart, c/o Synchrony Bank, P.O. Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr BANK OF AMERICA, N.A.

District/off: 0315-2

User: mgut
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: Aug 17, 2018

14103775* Barclay's Bank, c/o Card Services, P.O. Box 8801, Wilmington, DE 19899-8801
14103777* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Best Buy, P.O. Box 183195, Columbus, OH 43218-3195)
14103786* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, c/o Home Depot Credit Services, P.O. Box 182676,
Columbus, OH 43218-2676)
14103779* Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14103782* Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
14103784* Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Rock F. Diulus julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5